

United States Bankruptcy Court
Eastern District of Virginia

In re Anthony Mark Schadeberg

Debtor(s)

Case No. 16-30186Chapter 7**AMENDMENT COVER SHEET**

Amendment(s) to the following petition, list(s), schedule(s) or statement(s) are transmitted herewith:

- ☐ Involuntary/Voluntary Petition [Specify reason for amendment: _____]
 Check if applicable: ☐ Soc. Sec. No. amended. [If applicable: An original, signed Official Form 121 was mailed/hand-delivered to the Clerk's office on ____.*]
- ☐ Summary of Your Assets and Liabilities (and Certain Statistical Information - Individuals Only)
- ☐ Declaration (Individuals - Form 106Dec) (Non-Individuals - Form 202)
- ☒ Schedule A/B - Property
- ☐ Schedule C - The Property You Claim as Exempt
- ☒ Schedule D - Creditors Who Hold Claims Secured by Property (See LBR 1009-1)
- ☐ Schedule E/F Creditors Who Have Unsecured Claims (See LBR 1009-1)
- (\$30.00 fee required if adding or deleting pre-petition creditors, changing amounts owed or classification of debt.) Check applicable statement(s):**
- ☐ Creditor(s) added ☐ Creditor(s) deleted
- ☐ Change in amounts owed or classification of debt
- ☐ No pre-petition creditors added/deleted, or amounts owed or classification of debt changed. [Docket: Amended Schedule(s) and/or Statement(s), List(s)-NO FEE]
- ☐ Post-petition creditors added (Schedule of Unpaid Debts)
- REMINDER: Conversion of Chapter 13 to Chapter 7 - only file Schedule of Unpaid Debts.**
- ☐ Schedule G- Executory Contracts and Unexpired Leases
- ☐ Schedule H - Codebtors
- ☐ Schedule I - Your Income
- ☒ Schedule J - Your Expenses

[NOTE: The form "NOTICE TO CREDITOR(S) (RE AMENDMENT)" is still required when adding or deleting creditors.
 *Amendment of debtor(s) Social Security Number requires this cover sheet together with a completed Official Form 121 - Statement About Your Social Security Numbers be electronically filed or submitted to the Clerk's Office for "restricted" entry of the amended Social Security Number into the case record.]

- ☒ Statement of Financial Affairs
- ☐ Statement of Intention for Individuals Filing Under Chapter 7
- ☐ Chapter 11 List of Equity Security Holders
- ☐ Chapter 11: The List of Creditors Who Have the 20 Largest Unsecured Claims Against You Who Are Not Insiders
- ☐ Attorney's Disclosure of Compensation
- ☐ Other:

NOTICE OF AMENDMENT(S) TO AFFECTED PARTIES

Pursuant to Federal Rule of Bankruptcy Procedure 1009(a) and Local Rule 1009-1, I certify that notice of the filing of the amendment(s) checked above has been given this date to the United States Trustee, the trustee in this case, and to any and all entities affected by the amendment as follows: _____

Date: February 16, 2016/s/ James Bradley WinderJames Bradley Winder

Attorney for Debtor(s) [or Pro Se Debtor(s)]

State Bar No.: **70353**
 Mailing Address: **FerrisWinder PLLC**
530 E Main Street, Ste 300
Richmond, VA 23219
Telephone No.: **804-767-1800**

Fill in this information to identify your case and this filing:

Debtor 1 **Anthony Mark Schadeberg**
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court for the: **EASTERN DISTRICT OF VIRGINIA**
Case number **16-30186**

☐ Check if this is an amended filing

Official Form 106A/B Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- ☐ No. Go to Part 2.
☐ Yes. Where is the property?

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

- ☐ No
☒ Yes

3.1 Make: _____
Model: _____
Year: _____
Approximate mileage: _____
Other information: _____

2008 Nissa XTerra (w/ 120,000 miles)

Who has an interest in the property? Check one

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

Current value of the portion you own?

\$7,550.00

\$7,550.00

3.2 Make: _____
Model: _____
Year: _____
Approximate mileage: _____
Other information: _____

2001 Dodge Durango (w/220,000 miles)

Who has an interest in the property? Check one

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

Current value of the portion you own?

\$1,050.00

\$1,050.00

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories
Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- ☒ No
☐ Yes

Fill in this information to identify your case:

Debtor 1	Anthony Mark Schadeberg		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: EASTERN DISTRICT OF VIRGINIA			
Case number (if known)	16-30186		

☐ Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

- ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- ☒ Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
2.1 Mwinvest Creditor's Name 6348 E Va Beach Blvd Norfolk, VA 23502 Number, Street, City, State & Zip Code	Describe the property that secures the claim: 2008 Nissa XTerra (w/ 120,000 miles) As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Nature of lien. Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input checked="" type="checkbox"/> Other (including a right to offset)	\$9,252.00	\$7,550.00
Who owes the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt Date debt was incurred 9/01/15 Last 4 digits of account number 7401	Opened 6/01/13 Last Active 9/01/15		\$1,702.00
2.2 Okinus Inc Creditor's Name 157 West Railrd St Pelham, GA 31779 Number, Street, City, State & Zip Code	Describe the property that secures the claim: Household Furnishings: Chair, TV, couch, lamps, TV chait, ottoman, tables, chair, desk, electric fireplace, clock, shelves, TV, desk, bed, TV, bed, chest, dresser As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Nature of lien. Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit	\$2,223.00	\$1,500.00
Who owes the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another			\$723.00

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

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Best Case Bankruptcy

Debtor 1 **Anthony Mark Schadeberg**

Case number (if known) **16-30186**

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called *asset-protection devices*.)

- ☒ No
☐ Yes. Fill in the details.

Name of trust	Description and value of the property transferred	Date Transfer was made
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Part 8: List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

- ☒ No
☐ Yes. Fill in the details.

Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
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21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

- ☒ No
☐ Yes. Fill in the details.

Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Who else had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
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22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

- ☒ No
☐ Yes. Fill in the details.

Name of Storage Facility and Address (Number, Street, City, State and ZIP Code)	Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
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Part 9: Identify Property You Hold or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

- ☒ No
☐ Yes. Fill in the details.

Owner's Name and Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value
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Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

Debtor 1 **Anthony Mark Schadeberg**

Case number (if known) **16-30186**

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

- ☒ No
☐ Yes. Fill in the details.

Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
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25. Have you notified any governmental unit of any release of hazardous material?

- ☒ No
☐ Yes. Fill in the details.

Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
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26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

- ☒ No
☐ Yes. Fill in the details.

Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case
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Part 11: Give Details About Your Business or Connections to Any Business

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)
☐ A partner in a partnership
☐ An officer, director, or managing executive of a corporation
☐ An owner of at least 5% of the voting or equity securities of a corporation

- ☒ No. None of the above applies. Go to Part 12.
☐ Yes. Check all that apply above and fill in the details below for each business.

Business Name Address (Number, Street, City, State and ZIP Code)	Describe the nature of the business Name of accountant or bookkeeper	Employer identification number Do not include Social Security number or ITIN. Dates business existed
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28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

- ☒ No
☐ Yes. Fill in the details below.

Name Address (Number, Street, City, State and ZIP Code)	Date Issued
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Debtor 1 **Anthony Mark Schadeberg**

Case number (if known) **16-30186**

Part 12: Sign Below

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ **Anthony Mark Schadeberg**

Anthony Mark Schadeberg
Signature of Debtor 1

Signature of Debtor 2

Date **February 16, 2016**

Date _____

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

☒ No

☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of Person _____. Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

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United States Bankruptcy Court
Eastern District of Virginia

In re Anthony Mark Schadeberg

Debtor(s)

Case No. 16-30186

Chapter 7

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I certify under penalty of perjury that the foregoing is true and correct.

Date February 16, 2016

Signature /s/ Anthony Mark Schadeberg
Anthony Mark Schadeberg
Debtor



Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

CREDITOR

Acceptance Now
5501 Headquarters Dr
Plano, TX 75024-0000

Barclays Bank Delaware
125 S West St
Wilmington, DE 19801-0000

Cfc
00000-0000

Credit Collection Services
Two Wells Avenue
Newton Center, MA 02459-0000

Credit One Bank Na
Po Box 98875
Las Vegas, NV 89193-0000

Delbert Services/Consu
Rodney Square N 1100 N M
Wilmington, DE 18901-0000

First Premier Bank
601 S Minnesota Ave
Sioux Falls, SD 57104-0000

Ginnys
1112 7th Ave
Monroe, WI 53566-0000

Horizoncrd
00000-0000

Jefferson Capital Syst
16 Mcleland Rd
Saint Cloud, MN 56303-0000

CREDITOR

Lvny Funding Llc
Po Box 10497
Greenville, SC 29603-0000

Mabt/Contfin
121 Continental Dr Ste 1
Newark, DE 19713-0000

Merchants Credit Guide
223 W Jackson Blvd Ste 4
Chicago, IL 60606-0000

Merrick Bank
Po Box 9201
Old Bethpage, NY 11804-0000

Mobiloansllc
Po Box 1409
Marksville, LA 71351-0000

Montgomery Ward
1112 7th Ave
Monroe, WI 53566-0000

Mwinvest
6348 E Va Beach Blvd
Norfolk, VA 23502-0000

Okinus Inc
157 West Railrd St
Pelham, GA 31779-0000

Pioneermcb
4000 S Eastern Ave Ste 3
Las Vegas, NV 89119-0000

Portfolio Recovery Ass
120 Corporate Blvd Ste 1
Norfolk, VA 23502-0000

CREDITOR

R.E. Michel Company
PO Box 2318
Baltimore, MD 21203-0000

Springleaf Financial S
601 Nw 2nd St
Evansville, IN 47708-0000

Springleaf Financial S
9699 W Broad St Ste B
Glen Allen, VA 23060-0000

Swiss Colony
1112 7th Ave
Monroe, WI 53566-0000

Syncb/Amazon
Po Box 965015
Orlando, FL 32896-0000

Syncb/Care Credit
950 Forrer Blvd
Kettering, OH 45420-0000

Syncb/Paypal Smart Con
Po Box 965005
Orlando, FL 32896-0000

Syncb/Walmart
Po Box 965024
Orlando, FL 32896-0000

Through The Country Do
1112 7th Ave
Monroe, WI 53566-0000

Tribble's Inc

CREDITOR

16200 Queens Court
Upper Marlboro, MD 20774-0000

United Tranzactions
2811 Corporate Way
Miramar, FL 33025-0000

Usa Credit
Customer Service One Millennium Dri
Uniontown, PA 15401-0000

Webbank/Fingerhut
6250 Ridgewood Rd
Saint Cloud, MN 56303-0000

Woodforest National Bank
PO BOX 7889
Spring, TX 77387-0000